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on November 24, 2009

PATENT  
Attorney Docket No.: 16222U-016100US  
Client Ref. No.: P-00888

TOWNSEND and TOWNSEND and CREW LLP

By: 

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

DAVIS, Steve

Application No.: 10/705,212

Filed: November 6, 2003

For: CENTRALIZED ELECTRONIC  
COMMERCE CARD TRANSACTIONS

Customer No.: 66945

Confirmation No. 2931

Examiner: Jalatee Worjloh

Technology Center/Art Unit: 3621

AMENDMENT AFTER ALLOWANCE  
UNDER 37 CFR § 1.312

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

In response to the Notice of Allowance mailed September 11, 2009, please amend  
the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 10 of this paper.